

In re:
Celine Alexis Finley
Debtor

Case No. 23-13802-mdc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Dec 19, 2023

User: admin
Form ID: 309A

Page 1 of 3
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 21, 2023:

Recip ID	Recipient Name and Address
db	Celine Alexis Finley, 1815 N 33rd St Apt 1, Philadelphia, PA 19121-2428
14839365	Evolve Bank & Trust, Attn: Bankruptcy Triad Center 16000 Popl, Memphis, TN 38119
14839371	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14839373	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14839374	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616
14839378	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14839382	+ Upst Ffbkc, Po Box 61203, Palo Alto, CA 94306-6203

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: mail@cibiklaw.com	Dec 20 2023 00:19:00	MICHAEL A. CIBIK, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
tr	+ EDI: QLEFELDMAN.COM	Dec 20 2023 05:10:00	LYNN E. FELDMAN, Lynn E. Feldman, Trustee, 2310 Walbert Ave, Ste 103, Allentown, PA 18104-1360
smg	Email/Text: megan.harper@phila.gov	Dec 20 2023 00:20:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Dec 20 2023 05:10:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 20 2023 00:20:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreion03.ph.ecf@usdoj.gov	Dec 20 2023 00:20:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14839357	Email/Text: ebnbankruptcy@ahm.honda.com	Dec 20 2023 00:20:00	American Honda Finance, Attn: Bankruptcy, PO Box 168088, Irving, TX 75016
14839356	+ Email/Text: backoffice@affirm.com	Dec 20 2023 00:20:00	Affirm, Inc., Attn: Bankruptcy Attn: Bankruptcy, 30 Isabella St , Floor 4, Pittsburgh, PA 15212-5862
14839358	Email/PDF: bncnotices@becket-lee.com	Dec 20 2023 00:28:24	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14839361	Email/Text: megan.harper@phila.gov	Dec 20 2023 00:20:00	City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617
14839359	EDI: CAPITALONE.COM	Dec 20 2023 05:10:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285

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Page 2 of 3

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14839360	EDI: CITICORP	Dec 20 2023 05:10:00	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14839362	Email/Text: bankruptcy@philapark.org	Dec 20 2023 00:20:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14839363	Email/PDF: creditonebknotifications@resurgent.com	Dec 20 2023 00:28:19	Credit One Bank, Attn: Bankruptcy, 6801 S Cimarron Rd, Las Vegas, NV 89113-2273
14839364	EDI: DISCOVER	Dec 20 2023 05:10:00	Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851
14839366	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Dec 20 2023 00:20:00	Goldman Sachs Bank USA, Attn: Bankruptcy, 200 West St, New York, NY 10282-2198
14839367	EDI: IRS.COM	Dec 20 2023 05:10:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14839369	^ MEBN	Dec 20 2023 00:11:31	MNGH, LLC., Attn: Bankruptcy 5401 W Kennedy Blvd #1, Tampa, FL 33609-2428
14839368	Email/Text: bankruptcy@marinerfinance.com	Dec 20 2023 00:20:00	Mariner Finance, Attn: Bankruptcy, 8211 Town Center Dr, Nottingham, MD 21236-5904
14839370	+ Email/Text: bankruptcygroup@peco-energy.com	Dec 20 2023 00:20:00	PECO Energy Company, 2301 Market St, Philadelphia, PA 19103-1380
14839376	Email/Text: Bankruptcy.Notices@pnc.com	Dec 20 2023 00:19:00	PNC Bank, Attn: Bankruptcy, 300 5th Ave, Pittsburgh, PA 15222-2401
14839372	EDI: PENNDEPTREV	Dec 20 2023 05:10:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14839372	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 20 2023 00:20:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14839375	+ Email/Text: bankruptcy@philapark.org	Dec 20 2023 00:20:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1540
14839377	Email/Text: bankruptcy@sunbit.com	Dec 20 2023 00:19:00	Sunbit, Attn: Bankruptcy 10880 Wilshire Blv Suit, Los Angeles, CA 90024
14839379	^ MEBN	Dec 20 2023 00:11:27	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
14839380	Email/Text: bknotice@upgrade.com	Dec 20 2023 00:19:00	Upgrade, Inc., Attn: Bankruptcy, 2 N Central Ave Fl 10, Phoenix, AZ 85004-2322
14839381	Email/Text: bankruptcies@uplift.com	Dec 20 2023 00:19:00	Uplift, Inc., Attn: Bankruptcy, 440 N Wolfe Rd, Sunnyvale, CA 94085
14839383	+ EDI: LCIUPSTART	Dec 20 2023 05:10:00	Upstart, Attn: Bankruptcy, PO Box 1503, San Carlos, CA 94070-7503
14839384	+ EDI: LCIUPSTART	Dec 20 2023 05:10:00	Upstart Finance, Attn: Bankruptcy, PO Box 1503, San Carlos, CA 94070-7503

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

District/off: 0313-2

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Page 3 of 3

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I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 21, 2023

Signature: /s/Gustava Winters

Information to identify the case:

Debtor 1: **Celine Alexis Finley**
First Name Middle Name Last Name
Social Security number or ITIN: xxx-xx-9549
EIN: --_-----
Debtor 2:
(Spouse, if filing) First Name Middle Name Last Name
Social Security number or ITIN: -----
EIN: --_-----
United States Bankruptcy Court: Eastern District of Pennsylvania
Date case filed for chapter: 7 12/18/23
Case number: 23-13802-mdc

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline 10/20

****Debtor's Photo ID & Social Security Card must be presented to the Trustee prior to the 341 meeting.****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Celine Alexis Finley	
2. All other names used in the last 8 years		
3. Address	1815 N 33rd St Apt 1 Philadelphia, PA 19121-2428	
4. Debtor's attorney Name and address	MICHAEL A. CIBIK Cibik Law, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone 215-735-1060 Email: mail@cibiklaw.com
5. Bankruptcy trustee Name and address	LYNN E. FELDMAN Lynn E. Feldman, Trustee 2310 Walbert Ave Ste 103 Allentown, PA 18104	Contact phone 610-530-9285 Email: trustee.feldman@rcn.com

For more information, see page 2 >

Debtor **Celine Alexis Finley**

Case number **23-13802-mdc**

6. Bankruptcy clerk's office	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M.
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .		Contact phone (215)408-2800
		Date: 12/19/23
7. Meeting of creditors	January 24, 2024 at 09:10 AM	Location: The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (267) 635-2246, Enter Meeting ID 338 913 1039, and Passcode 3443449121
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	For additional meeting info. go to https://www.justice.gov/ust/moc
8. Presumption of abuse	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 3/25/24
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	